

SUPREME COURT OF WISCONSIN  
OFFICE OF LAWYER REGULATION

---

Public Reprimand With Consent

03-OLR-16

Thomas A. Ryan  
Attorney at Law

---

Atty. Thomas A. Ryan, 63, Beloit, is the president of Goodall Oil, a business that was first owned by his grandfather and later by Mr. Ryan's father. Mr. Ryan does not maintain a law office. Mr. Ryan's practice is limited to matters that affect his family's oil business.

On May 19, 2003, Atty. Ryan was charged in Rock County Circuit Court with issuing a worthless check in violation of sec. 943.24(2), Stats. On July 14, 2003, Mr. Ryan entered a guilty plea to the charge. The court withheld sentence and placed Mr. Ryan on probation for three years. No restitution was ordered as Mr. Ryan had already repaid the amount at issue.

Mr. Ryan had maintained bank accounts for Goodall Oil with the Beloit branch offices of two banks. Between April 14 and 20, 2001, Mr. Ryan ran a kite between the two accounts. During that week, Mr. Ryan, on behalf of Goodall Oil, deposited a number of checks drawn on the first bank into the account at the second bank. The account at the first bank became overdrawn by approximately \$607,000. During that time, on April 17, 2001, Mr. Ryan submitted a check drawn on the first bank in the amount of \$202,000. Mr. Ryan knew that the account did not have sufficient funds when the check was presented. He presented one check to cover another; the check was returned for insufficient funds. The check for \$202,000 gave rise to the worthless check charge. In late April, 2001, Mr. Ryan was interviewed at the second bank,

and he admitted to running a kite between the two banks. Within several days, Mr. Ryan mortgaged several properties and repaid the amount owed to the second bank.

Mr. Ryan's counsel indicates that Mr. Ryan was overwhelmed by the poor financial situation of his family business and by ill health. Mr. Ryan was also a member of the Beloit city council during that time period.

By issuing a worthless check in the amount of \$202,000, Mr. Ryan committed a criminal act that reflects adversely on his honesty, trustworthiness or fitness as a lawyer in violation of SCR 20:8.4(b).

In accordance with SCR 22.09(3), Attorney Thomas A. Ryan is hereby publicly reprimanded.

Dated this 11th day of December, 2003.

SUPREME COURT OF WISCONSIN

/s/ Amy Gentz  
Amy Gentz, Referee